

LAW OFFICES
MARGOLIS, PRITZKER, EPSTEIN & BLATT, P.A.

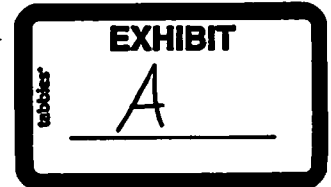
SUITE 222
110 WEST ROAD
TOWSON, MARYLAND 21204
MARYLAND (V) 410-823-2480 (F) 410-823-2483
VIRGINIA (V) 800-666-7800 (F) 804-464-1092
WASHINGTON D.C. (V) 800-666-7800

STUART R. BLATT (MD., D.C., NY)
ROBERT M. WILANSKY (MD., D.C.)

MICHAEL GREEN (MD., D.C., VA.)

May 11, 2010

Wayne D Garrett Jr
7410 Birch Island Rd
Wakefield VA 23888-2808



RE: Citibank (South Dakota), N.A.
AMOUNT CLAIMED: \$3,268.20
ACCOUNT NUMBER: 5121079756910839
OUR FILE NO: C42093
ACCOUNT: SEARS GOLD MASTERCARD

Dear Sir/Madam:

Please be advised that this office has been retained by the above-referenced client in their claim against you. Be further advised that this office has been instructed to initiate any and all necessary action in the enforcement of this claim, but before doing so, we are giving you this opportunity to clear this indebtedness without the necessity of filing suit. The consequences of your delinquency are viewed as serious. Kindly contact this office at 800-666-7800.

If, however, we do not hear from you we may have no alternative but to commence legal action against you/or any other liable party which may greatly increase the amount due by the addition of court costs, attorney fees and/or the cost of collection where applicable. Unless you, the recipient of this notice, within thirty (30) days after receipt dispute the validity of this debt or any portion thereof, this office will assume the debt to be valid.

If you notify this office in writing within the thirty (30) day period that the debt or any portion thereof is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you.

Upon your written request within the thirty (30) day period, this office will provide you with the name and address of the original creditor if different from the current creditor.

Please be further advised that unless this office is notified in writing as outlined above we reserve the right to continue collection efforts and/or initiate possible legal action.

Please understand that no attorney in this office has reviewed this claim against you as of yet. If you wish an attorney to review this claim, please either call or write asking us to do so and we will be pleased to have an attorney review this claim and contact you to advise you of the position that our client chooses to take regarding the claim against you after personal review by an attorney.

Your check or money order in the amount of \$3,268.20 should be made payable to Citibank (South Dakota), N.A. and include our file number of C42093 on the memo line of your check or money order and be mailed to the address listed above.

We are professional debt collectors. This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Very truly yours,

Margolis, Pritzker, Epstein & Blatt,

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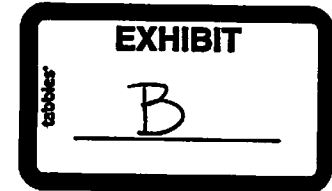
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STUART R. BLATT (MD., D.C., NY)
ROBERT M. WILANSKY (MD., D.C.)

MICHAEL GREEN (MD., D.C., VA.)

August 26, 2010

Tracey C Martin
1700 Johnson Rd Apt 38d
Petersburg VA 23805-1539



RE: Citibank (South Dakota), N.A.
AMOUNT CLAIMED: \$7,964.95
ACCOUNT NUMBER: 7510790005534866
OUR FILE NO: C47701
ACCOUNT: CITI FLEX LINE OF CREDIT

Dear Sir/Madam:

Please be advised that this office has been retained by the above-referenced client in their claim against you. Be further advised that this office has been instructed to initiate any and all necessary action in the enforcement of this claim, but before doing so, we are giving you this opportunity to clear this indebtedness without the necessity of filing suit. The consequences of your delinquency are viewed as serious. Kindly contact this office at 800-666-7800.

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Please be further advised that unless this office is notified in writing as outlined above we reserve the right to continue collection efforts and/or initiate possible legal action.

Please understand that no attorney in this office has reviewed this claim against you as of yet. If you wish an attorney to review this claim, please either call or write asking us to do so and we will be pleased to have an attorney review this claim and contact you to advise you of the position that our client chooses to take regarding the claim against you after personal review by an attorney.

Your check or money order in the amount of \$7,964.95 should be made payable to Citibank (South Dakota), N.A. and include our file number of C47701 on the memo line of your check or money order and be mailed to the address listed above.

We are professional debt collectors. This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Very truly yours,

Margolis, Pritzker, Epstein & Blatt,